

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: DALE EDWARD RICHMOND	§	Case No. 5:14-bk-02225
ELEANOR EVELYN RICHMOND	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/09/2014.
- 2) The plan was confirmed on 01/29/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 02/11/2019.
- 6) Number of months from filing or conversion to last payment: 57.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$81,504.00.
- 10) Amount of unsecured claims discharged without full payment: \$215,577.39.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 125,426.04	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 125,426.04

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 24,499.52	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 7,124.90	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 31,624.42
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SABATINI, FREEMAN LLC	Lgl	0.00	NA	NA	24,499.52	0.00
PNC BANK	Uns	5,853.25	5,950.21	5,950.21	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	5,518.14	5,518.14	5,518.14	0.00	0.00
DISCOVER	Uns	4,820.07	5,024.19	5,024.19	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Uns	0.00	3,572.44	3,572.44	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	677.09	0.00	0.00	0.00	0.00
PNC BANK	Sec	8,576.70	7,923.93	0.00	0.00	0.00
ECMC	Uns	0.00	5,499.85	5,499.85	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	856.13	947.49	947.49	0.00	0.00
FIA CARD SERVICES	Uns	1,852.79	1,868.31	1,868.31	0.00	0.00
COMMONWEALTH OF	Pri	2,551.00	2,683.58	2,556.03	2,556.03	0.00
COMMONWEALTH OF	Uns	0.00	2,683.58	127.55	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	464.48	566.21	566.21	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	1,400.00	363.39	363.39	0.00	0.00
ALTAIR OH XIII, LLC	Uns	0.00	10,286.96	10,286.96	1.96	0.00
QUANTUM3 GROUP, LLC	Uns	1,137.83	1,291.37	1,291.37	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	2,733.00	2,733.10	2,733.10	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	6,013.08	6,343.02	6,343.02	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
QUANTUM3 GROUP, LLC	Uns	5,926.29	5,593.02	5,593.02	0.00	0.00
CERASTES, LLC	Uns	2,279.41	2,393.37	2,393.37	0.00	0.00
BECKET & LEE	Uns	39,786.55	37,607.15	37,607.15	7.17	0.00
BECKET & LEE	Uns	428.93	379.28	379.28	0.00	0.00
ALTAIR OH XIII, LLC	Uns	556.85	643.28	643.28	0.00	0.00
NATIONSTAR MORTGAGE	Sec	192,375.41	193,938.47	0.00	0.00	0.00
BECKET & LEE	Uns	2,855.31	2,855.31	2,855.31	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	998.38	998.38	0.00	0.00
NAVIENT SOLUTIONS, INC	Uns	10,978.00	8,716.48	8,716.48	18.72	0.00
NAVIENT SOLUTIONS, INC	Uns	4,772.90	4,482.98	4,482.98	0.00	0.00
NAVIENT SOLUTIONS, INC	Uns	0.00	3,242.61	3,242.61	0.00	0.00
PORTFOLIO RECOVERY	Uns	6,166.68	6,034.06	6,034.06	0.00	0.00
PORTFOLIO RECOVERY	Uns	491.55	522.24	522.24	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	10,063.44	10,493.09	10,493.09	2.00	0.00
NAVIENT SOLUTIONS, INC	Uns	0.00	34,076.68	34,076.68	73.19	0.00
HYUNDAI MOTOR FIANCE	Uns	0.00	6,588.25	0.00	0.00	0.00
ORANGE LAKE COUNTRY CLUB,	Sec	7,062.17	7,062.17	4,223.75	1,069.07	0.00
ORANGE LAKE COUNTRY CLUB,	Uns	0.00	7,062.17	2,838.42	0.00	0.00
BERKHEIMER	Pri	622.00	622.00	622.00	622.00	0.00
BANK OF AMERICA, N.A.	Con	0.00	NA	NA	89,451.48	0.00
METROPOLITAN LIFE INS CO	Uns	19,274.53	NA	NA	0.00	0.00
CARDMEMBER SERVICE	Uns	2,204.58	NA	NA	0.00	0.00
HOLIDAY INN CLUB VACATIONS	Uns	129.00	NA	NA	0.00	0.00
HSN	Uns	39.88	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE	Uns	8,753.36	NA	NA	0.00	0.00
J C PENNEY	Uns	5,507.25	NA	NA	0.00	0.00
MACY'S	Uns	3,464.62	NA	NA	0.00	0.00
MARRIOTT REWARDS	Uns	558.64	NA	NA	0.00	0.00
ONEMAIN FINANCIAL	Uns	16,151.72	NA	NA	0.00	0.00
SALLIE MAE	Uns	39,055.11	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 89,451.48	\$ 89,451.48	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 4,223.75	\$ 1,069.07	\$ 0.00
TOTAL SECURED:	\$ 93,675.23	\$ 90,520.55	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 3,178.03	\$ 3,178.03	\$ 0.00
TOTAL PRIORITY:	\$ 3,178.03	\$ 3,178.03	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 170,968.58	\$ 103.04	\$ 0.00

Disbursements:

Expenses of Administration	\$ 31,624.42	
Disbursements to Creditors	\$ 93,801.62	
TOTAL DISBURSEMENTS:		\$ 125,426.04

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/10/2019

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.